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I hereby certify that this correspondence, along with any accompanying documents, pursuant to 37 C.F.R. §1.8, are being sent via facsimile to (703) 872-9306 with a confirmation copy deposited with the United States Postal Service via First Class mail addressed to: Commissioner for Patents, Mail Stop Amendment, P.O. Box 1450, Alexandria, VA 22313-1450.

Date:

Aug. 9, 2004

By:

Chula Ben

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT

RECEIVED

AUG 16 2004

Inventor(s): Patnode et al.
Applicant: AMERICAN EXPRESS TRAVEL
RELATED SERVICES COMPANY,
INC.

Docket No.: 10655.9500

Technology Center 2100

Serial No.: 09/712,743

Filing Date: November 14, 2000

Examiner: Yasin M. Barqadle

TITLE: SYSTEMS AND METHODS FOR
CREATING FINANCIAL ADVICE
APPLICATIONS

Art Unit: 2153

SUBMISSION AND RESPONSE TO FINAL OFFICE ACTION

Commissioner for Patents
Mail Stop Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the Final Office Action dated April 7, 2004, please consider the attached Request for Continued Examination (RCE) and this Submission/Response under 37 C.F.R.

§1.114. A one month extension of time is requested for responding to the Final Office Action.

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